



***Regional Director's Actions Taken
Under Insurance Report of Activity***

**For More Information Contact the
Appropriate Regional Director or the Office
of Public and Congressional Affairs
(703) 518-6330**

NOVEMBER 2004

Office of Examination and Insurance

INSURANCE REPORT OF ACTIVITY - SUMMARY

11/1/2004 THRU 11/30/2004

SINGLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	2	0	1	1	10
2	1	0	1	1	206
3	0	0	0	0	0
4	1	0	0	1	29
5	2	0	0	2	323
Total	6	0	2	5	568
%	75.0%	0.0%	25.0%		

MULTIPLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	93	0	6	36	21,604
2	175	0	5	71	18,811
3	223	0	5	73	28,869
4	78	0	1	39	14,238
5	107	0	2	32	17,891
Total	676	0	19	251	101,413
%	97.3%	0.0%	2.7%		

COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	2	0	0
2	0	0	1	0	0
3	0	0	1	0	0
4	0	0	0	0	0
5	0	0	0	0	0
Total	0	0	4	0	0
%	0.0%	0.0%	100.0%		

COMMUNITY CONVERSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	6	0	0
2	1	0	1	1	1,102,444
3	3	0	4	3	568,608
4	4	0	0	4	2,542,046
5	1	0	1	1	432,206
Total	9	0	12	9	4,645,304
%	42.9%	0.0%	57.1%		

LOW INCOME COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	0	0	0
2	0	0	0	0	0
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
Total	0	0	0	0	0
%	0.0%	0.0%	0.0%		

UNDERSERVED AREA					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	3	0	2	2	391,446
2	2	0	2	2	134,059
3	1	0	0	1	221,786
4	5	0	8	4	620,010
5	6	0	0	6	701,214
Total	17	0	12	15	2,068,515
%	58.6%	0.0%	41.4%		

INSURANCE REPORT OF ACTIVITY - SUMMARY

11/1/2004 THRU 11/30/2004

Charter Conversions				
Region	FISCU to FCU		FCU to FISCU	
	Number	Assets	Number	Assets (millions)
1	0	0	0	0
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	0	0	0	0
Total	0	0	0	0

Insurance Applications				
Region	NICU to FCU	NICU to FISCU	Non CU to FCU	Non CU to FISCU
	Number	Number	Number	Number
1	0	0	0	0
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	0	0	0	0
Total	0	0	0	0

Insurance Conversion								
Region	FCU to NICU		FCU to Non CU		FISCU to NICU		FISCU to Non CU	
	Number	Assets	Number	Assets	Number	Assets	Number	Assets
1	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0	0
4	0	0	0	0	0	0	0	0
5	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0

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CHARTER APPLICATIONS						
Region	FCU Charters			FISCU Charters		
	Number Denied	Number Approved	Potential Members	Number Denied	Number Approved	Potential Members
1	0	0	0	0	0	0
2	0	0	0	0	0	0
3	0	0	0	0	0	0
4	0	1	15,700	0	1	1,000
5	0	0	0	0	0	0
Total	0	1	15,700	0	1	1,000

MERGERS							
Region	Number Approved	Continuing		Merging		Assets of Merging	
		FCU	SCU	FCU	SCU	FCU	SCU
1	5	2	3	3	2	56,450,884	10,382,614
2	9	6	3	8	1	19,480,918	1,086,865
3	15	10	5	10	5	92,063,648	27,568,493
4	7	3	4	5	2	134,774,190	1,277,745
5	2	0	2	2	0	18,849,161	0
Total	38	21	17	28	10	321,618,801	40,315,717

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HOUSEKEEPING				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
1	10	0	1	6
2	8	0	1	6
3	27	0	0	8
4	4	0	0	4
5	44	0	0	7
Total	93	0	2	31

TIP				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
1	0	0	0	0
2	0	0	1	0
3	0	0	0	0
4	0	0	0	0
5	1	0	0	1
Total	1	0	1	1

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, November 30, 2004

FEDERAL APPLICATIONS APPROVED

Charter No.	Region	Name and Location	Date of Approval	Potential Members
24732	4	KAPPA ALPHA PSI FCU DALLAS, TX	11/4/2004	15,700
Field of Membership:	Undergraduate and Sustaining Alumni Members of the Kappa Alpha Psi Fraternity who qualify for membership in accordance with its bylaws in effect on November 2, 2004.			

STATE APPLICATIONS APPROVED

Charter No.	Region	Name and Location	Date of Approval	Potential Members
68535	4	STAR CREDIT UNION MADISON, WI	11/10/2004	1,000
Field of Membership:	members of Boys and Girls Club of Dane County, WI			

FIELD OF MEMBERSHIP EXPANSIONS

Charter No.	Region	Name and Location	Type of Group	Assets	Number of Members (5300)	Potential Membership Increase
Multiple Common Bond Expansion						
18409	1	NCEE SANBORN, NY	Occupational	\$7,957,055.00	2,000	3,600
FIELD OF MEMBERSHIP:	Students attending Niagara University in Lewiston, NY.					

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18409	1	NCEE SANBORN, NY	Occupational	\$7,957,055.00	2,000	4,900
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FIELD OF MEMBERSHIP: Students attending Niagara County Community College in Sanborn, NY.

227	2	PENTAGON ALEXANDRIA, VA	Occupational	\$7,070,421,955.00	1,150,000	5,000
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FIELD OF MEMBERSHIP: Employees of Man Tech International Corporation who work in, or are paid or supervised from Fairfax, Virginia

3833	4	C-E HOUSTON, TX	Occupational	\$14,016,927.00	5,500	3,800
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FIELD OF MEMBERSHIP: Employees of National Oilwell who work in, are paid from, or are supervised from Houston, Texas.

10600	5	AIR ACADEMY COLORADO SPRING, CO	Occupational	\$267,765,852.00	176,835	4,100
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FIELD OF MEMBERSHIP: Students attending public schools in Cheyenne Mountain School District #12 in Colorado Springs, CO.

Community Conversion

8110	2	NEW CUMBERLAND NEW CUMBERLAND, PA	Community	\$73,946,639.00	29,648	1,102,444
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities in Adams, Dauphin, Lebanon, Perry, York, and Cumberland counties, Pennsylvania, including the entire Borough of Shippensburg (located in Cumberland County with a portion in Franklin County, PA)

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12849	3	CLARK COUNTY INDIANA TEACHERS	Community	\$6,229,342.00	2,000	96,472
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JEFFERSONVILLE, IN

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Clark County, Indiana.

16556	3	IAM DALEVILLE, AL	Community	\$23,402,588.00	5,600	185,332
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other, legal entities located in Coffee, Dale, and Houston Counties, Alabama.

12238	3	TROPICANA BRADENTON, FL	Community	\$26,923,087.00	12,600	286,804
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FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school in, and businesses and other legal entities located in Manatee County, Florida.

11319	4	NEO MIAMI, OK	Community	\$49,088,239.00	29,000	70,641
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FIELD OF MEMBERSHIP: Persons who live, work, worship or attend school in, and businesses and other legal entities located in Rogers County, Oklahoma.

12980	4	AFFINITY FIRST MINOT, ND	Community	\$16,462,721.00	10,000	90,483
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FIELD OF MEMBERSHIP: persons who live, work, worship or attend school in, and businesses and other legal entities located within Bottineau, McHenry, McLean, Mountrail, Renville or Ward Counties, North Dakota.

INSURANCE REPORT OF ACTIVITY - DETAIL

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195	4	NORTHWEST ARKANSAS FAYETTEVILLE, AR	Community	\$11,035,254.00	5,000	162,023
FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities located in Washington County, Arkansas.						
2073	4	DALLAS TELCO DALLAS, TX	Community	\$126,540,698.00	100,000	2,218,899
FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities located in Dallas County, Texas.						
16113	5	OREGON EMPLOYEES SALEM, OR	Community	\$62,438,688.00	50,000	432,206
FIELD OF MEMBERSHIP: Persons who live, worship, work in, or attend school in and businesses and other legal entities located in Marion, Polk, and Yamhil Counties Oregon; and volunteers in the community						

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Underserved

7280	1	CORNERSTONE COMMUNITY FINANCIAL	Underserved area	\$137,664,757.00	500,000	59,779
AUBURN HILLS, MI						

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in and businesses and other legal entities located in the portion of Macomb County, Michigan that falls within the following boundaries:

Beginning at the intersection of E 8 Mile Road and Dequindre Road in Warren, Michigan, proceeding north on Dequindre Road to E 9 Mile Road, proceeding east on E 9 mile road to Mound Road, proceeding north on Mound Road to E 13 Mile Road, proceeding west on E 13 Mile Road to Ryan Road, proceeding north on Ryan Road to E 14 Mile Road, proceeding east on E 14 Mile Road to Mound Road, proceeding north on Mound Road to M-59/Hall Road, proceeding east on M-59/Hall Road to M-53, proceeding south on M-53 to Van Dyke Avenue, proceeding south on Van Dyke Avenue to E 11 Mile Road, proceeding east on E 11 Mile Road to Lorain Avenue, proceeding south on Lorain Avenue to E 10 Mile Road, proceeding east on E 10 Mile Road to Schoenherr Road, proceeding north on Schoenherr Road to E 11 Mile Road, proceeding east on E 11 Mile Road to Hayes Road, proceeding south on Hayes Road to Stephens Drive, proceeding west on Stephens Drive to Beachwood Avenue, proceeding south on Beachwood Avenue to E 8 Mile Road, proceeding west on E 8 Mile Road to the intersection of E 8 Mile Road and Dequindre Road in Warren, Michigan, a community which meets the underserved area definition of §109©(2) of the Federal Credit Union Act;

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Tuesday, November 30, 2004

7280	1	CORNERSTONE COMMUNITY FINANCIAL AUBURN HILLS, MI	Underserved area	\$137,664,757.00	500,000	159,019
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in and businesses and other legal entities located in the contiguous portion of Lucas County, Ohio and Wood County, Ohio defined as follows:

a) The portion of the City of Toledo, Ohio that encompasses the following street boundaries:

Beginning at the intersection of Reynolds Road and the Norfolk and Southern Railroad, proceeding northeast along the Norfolk and Southern Railroad to Byrne Road, proceeding north along Byrne Road to Dorr Street, proceeding east along Dorr Street to Secor Road, proceeding north along Secor Road to Sylvania Avenue, proceeding east along Sylvania Avenue to Jackman Road, proceeding south along Jackman Road to Contra Road, proceeding west along Contra Road to Upton Road, proceeding south along Upton Road to Bancroft Road, proceeding northeast along Bancroft Road to the Ottawa River, proceeding northeast along the Ottawa River to Route I-75, proceeding northeast along Route I-75 to the New York Central Rail Road, proceeding northeast along the New York Central Rail Road to Matzinger Road; proceeding east and then northeast along Matzinger Road to the Ottawa River, proceeding along the Ottawa River to 290th Street; proceeding south along 290th Street to 101st Street, proceeding southeast along 101st Street to Lake Erie, proceeding geographically southeast along Lake Erie to Duck Creek, proceeding southwest along Duck Creek to York Street, proceeding east along York Street to Otter Creek Road, proceeding southwest along Otter Creek Road to Corduroy Street, proceeding west along Corduroy Street to the boundary between the City of Toledo, Ohio and Oregon Township, Ohio, proceeding southeast along the boundary between the City of Toledo, Ohio and Oregon Township, Ohio to Navarre Avenue, proceeding west along Navarre Avenue to Holmes Street, proceeding south along Holmes Street to the Lucas County, Ohio and Wood County, Ohio border, proceeding east along the Lucas County, Ohio and Wood County Ohio border,

b) Continuing geographically southwest to include the entire townships of Northwood, Walbridge, Perrysburg, and Rossford within Wood County, Ohio,

INSURANCE REPORT OF ACTIVITY - DETAIL

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c) Continuing at the western boundary of Rossford, Ohio, proceeding geographically north across the Maumee River to Alden Court, proceeding northwest along Alden Court to Anthony Wayne Street, proceeding northeast Anthony Wayne Street to South Avenue, proceeding west along South Avenue to Swan Creek, proceeding west along Swan Creek to South Detroit Avenue, proceeding southwest along South Detroit Avenue to Arlington Avenue, proceeding east along Arlington Avenue to the northeastern border of the Toledo Mental Health Center, proceeding geographically south from the northeastern border of the Toledo Mental Health Center to the New York, St. Louis, and Chicago Railroad, proceeding southwest along the New York, St. Louis, and Chicago Railroad to Aberdeen Avenue, proceeding west along Aberdeen Avenue to South Detroit Avenue, proceeding southwest along South Detroit Avenue to Schneider Road, proceeding west along Schneider Road to Byrne Road, proceeding north along Byrne Road to Swan Creek, proceeding west along Swan Creek to Reynolds Road, preceding north along Reynolds Road the intersection of Reynolds Road and the Norfolk and Southern Railroad, a community which meets the underserved area definition of §109© (2) of the Federal Credit Union Act;

23521	1	DIGITAL MARLBOROUGH, MA	Underserved area	\$2,462,240,701.00	300,000	172,648
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FIELD OF MEMBERSHIP: Persons, who live, work, worship, or attend school in, and businesses and other legal entities located in the City of Worcester, Massachusetts, a local community which meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

5636	2	CHESSIE CUMBERLAND, MD	Underserved area	\$160,890,065.00	50,000	26,282
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in two underserved areas in Frederick, MD: Area 1 = Tracts 750100, 750300, 750400, 750900. Area 2 = 750501 and 750700.

13242	2	CHARTWAY VIRGINIA BEACH, VA		\$954,671,841.00	3,205,587	107,777
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in 21 contiguous census tracts: 21 in Northeast North Carolina and 1 in Southeast Virginia.

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9988	3	SAFE SUMTER, SC	Underserved area	\$416,305,603.00	209,638	221,786
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the prescribed underserved community in Richland and Lexington Counties, South Carolina an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and Field of Membership Manual.

Prescribed community: The following group of contiguous census tracts located in Lexington and Richland Counties, SC: 0201.00, 0202.01, 0202.02, 0203.00, 0205.05, 0205.08, 0205.09, 0206.01, 0206.02, 0206.04, 0206.05, 0207.02, 0207.04, 0208.00 and 0209.01, 0001.00, 0002.00, 0003.00, 0004.00, 0005.00, 0006.00, 0007.00, 0009.00, 0010.00, 0011.00, 0013.00, 0014.00, 0015.00, 0016.00, 0018.00, 0019.00, 0020.01, 0020.02, 0021.00, 0022.00, 0025.00, 0026.01, 0026.02, 0027.00, 0028.00, 0104.03, 0104.05, 0104.08, 0104.09, 0105.01, 0105.02, 0106.00, 0107.01, 0107.03, 0108.02, 0108.03, 0108.04, 0109.00, 0110.00, 0111.01, 0113.04, 0115.00, 0116.05, 0117.01, 0117.02, 0118.00 and 0120.00; bounded by the following:

Beginning with Lexington County at the southwestern tip of census tract 209.01 at the north fork of the Edisto River, start on Merritts Drive, to Caulks Ferry Road. Follow Caulks Ferry Road to Old Charleston Road. Follow Old Charleston Road southeast to Bushberry Road, then to Edmund Highway. Follow Edmund Highway northeast to Princeton Rd. Follow Princeton Rd. southeast to the Norfolk Southern Railway. Follow the railway north to Savanna Branch, and follow the branch northwest to Old Barnwell Rd. Follow Old Barnwell Road, north to Augusta Road, northeast to I-26. Follow I-26 west to the Saluda River where it meets the Richland County Line, and follow the Richland County Line northwest to Piney Grove Road, then to Piney Woods Road. Follow Piney Woods Road to Broad River Road. Follow Broad River Road Northwest to Geology Road. Follow Geology Road east to the Broad River. Follow the Broad River to Burgess Creek. Follow Burgess Creek around to Monticello Road, then north on Heyward Brockington Road, and southeast on Crane Church Road. Follow Crane Church Road to Fairfield Road, then to I-20 east to North Main Street. Go north on North Main to Pisgah Church Road. Go southeast on Pisgah Church Road to Parklane. Go south on Parklane to I-20. Go east on I-20 to Alpine Road, then southwest on Faraway to Decker Boulevard. Go northwest on Decker to Two Notch Road. Go southwest on Two Notch to Pinestraw Road, and follow Pinestraw to Satchel Ford Road, then to Bethel Church Road following it southwest to Covenant Road back to Beltline Boulevard. Follow Beltline South to Forest Rd. Go west on Forest Rd to Manning Avenue., south to Gervais. Go East on Gervais to Trenholm, east to Butler, South to Daly, then Millwood to Devine. East on Devine to Gills Creek. Follow Gills Creek to the CSX Railroad, and follow it around southeast then north to Leesburg Road. Go east on Leesburg Road to Wildcat Creek, follow Wildcat Creek northwest to I-77. Follow I-77 north to Percival Road and northeast on Percival to Screaming Eagle Road. Follow Screaming Eagle Road east to McCords Ferry Road. North on McCords Ferry Road to the Kershaw County Line. Follow the Kershaw County Line to the Wateree River. The Wateree River forms the eastern boundary of Richland County (census tract 120). Follow the river south until it meets the Congaree River. Follow the Congaree River

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northwest (this is the southern boundary of census tract 118) to Pine Plain Road, where Richland County adjoins Lexington County at census tract 207.02. Follow Pine Plain Road south and around north then northeast to Branham Branch. Follow Branham Branch southeast around the tip of census tract 208 to Big Beaver Creek. Follow Big Beaver Creek southwest to the north fork of the Edisto River. Follow the Edisto River northwest back to where we began at Merritts Road.

Excluded Areas:

Census tracts are excluded: 119.01, 119.02 and 116.06 bounded as follows: the northern boundary begins with census tract 115 where Mill Creek meets Leesburg Road, follow Leesburg Road east to Congress Road. Follow Congress Road south to Tom's Creek, then Tom's Creek south to the Seaboard Coast Line Railroad. Follow the railroad northwest back to Mill Creek.

Census tracts 104.04 and 104.07 bounded as follows: Beginning at the northwest corner where Broad River Road intersects Apple Valley Road, proceed east on Cunningham Co. Rd to the Broad River. Follow the Broad River South to the Broad River Road, then northwest back to the point of origin.

13873	4	BROWNFIELD BROWNFIELD, TX	Organizational	\$11,850,740.00	2,500	12,453
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FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities located in Terry County, Texas as an underserved area

11319	4	NEO MIAMI, OK	Underserved area	\$49,088,239.00	29,000	33,194
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FIELD OF MEMBERSHIP: Persons who live, work, worship or attend school in, and businesses and other legal entities located in the underserved area of Ottawa County, Oklahoma.

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3096	4	LA DOTD BATON ROUGE, LA	Underserved area	\$75,457,533.00	148,857	91,814
FIELD OF MEMBERSHIP: persons who live, work, worship or attend school in, and businesses and other legal entities located in the underserved area of Livingston Parish, LA						
3096	4	LA DOTD BATON ROUGE, LA	Underserved area	\$75,457,533.00	148,857	193,568
FIELD OF MEMBERSHIP: Persons who live, work, worship or attend school in, and businesses and other legal entities located in the Lake Charles Metropolitan Statistical Area underserved area, consisting of Calcasieu and Cameron Parishes, Louisiana.						
10181	4	OUACHITA VALLEY WEST MONROE, LA	Underserved area	\$70,479,034.00	21,000	288,981
FIELD OF MEMBERSHIP: persons who live, work, worship or attend school in, and businesses and other legal entities located in the underserved area consisting of Ouachita, Franklin, Lincoln, Jackson, Caldwell, Richland or Morehouse Parishes, Louisiana;						
5612	5	ALTAONE RIDGECREST, CA	Underserved area	\$425,889,390.00	90,000	12,988
FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within Mono County, California; Mono County, California, meets the underserved "investment area" definition of Section 109(c)(2) of the Federal Credit Union Act.						
9771	5	CHINO SILVER CITY, NM	Underserved area	\$20,564,260.00	10,000	25,732
FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within Luna County, New Mexico; Luna County, New Mexico meets the underserved "investment area" definition of Section 109(c)(2) of the Federal Credit Union Act.						

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7361	5	WARREN CHEYENNE, WY	Underserved area	\$169,368,549.00	28,000	27,452
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the following prescribed underserved community; the following prescribed underserved community meets the underserved "investment area" definition of Section 109(c)(2) of the Federal Credit Union Act:

Prescribed underserved community: 2000 Census Tracts 000401, 001000, 000200, 000300, 001100, 000402, 000700 in Cheyenne, Wyoming, beginning at the intersection of the Burlington Northern Santa Fe Railroad and Central Avenue, go northwest along the Burlington Northern Santa Fe Railroad to the intersection of Round Top Road, go south on Round Top Road to the intersection of Military Road, go east on Military Road to the intersection of I-25, go south on I-25 to the intersection of West College Drive, go east on West College Drive to the intersection of S. Parsley Blvd., go due south along an imaginary line to the intersection of Terry Ranch Road, go east on Terry Ranch Road to the intersection of US Highway 85, go north on US Highway 85, continue north along the Old Railroad Grade and Little Simpson Creek to the intersection of St. Highway 212, go east on St. Highway 212 to the intersection of S. College Drive, go northeast on S. College Drive to the intersection of Crow Creek, follow Crow Creek northeast to the intersection of Campstool Road, go northwest on Campstool Road to the intersection of N. College Drive, go north on N. College Drive to the Union Pacific Railroad, go west along the Union Pacific Railroad tracks to the intersection of the Norris Viaduct, go north along the Norris Viaduct to the intersection of Logan Avenue, go northwest on Logan Avenue to the intersection of E. Pershing Blvd., go west on E. Pershing Blvd., continue west on W. Pershing Blvd. to the intersection of Randall Avenue., go northwest on Randall Avenue to the intersection of I-25, go north on I-25 the intersection of the perimeter of the Francis E. Warren Air Force Base, follow the perimeter of the Francis E. Warren Air Force Base to the intersection of Central Avenue, go west on Central Avenue to the beginning intersection at the Burlington Northern Santa Fe Railroad.

3238	5	DESERT SCHOOLS PHOENIX, AZ	Underserved area	\$2,105,797,349.00	966,018	51,448
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within Gila County, Arizona; Gila County, Arizona meets the underserved "investment area" definition of Section 109(c)(2) of the Federal Credit Union Act

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5628	5	INDEPENDENT EMPLOYERS GROUP	Underserved area	\$18,675,933.00	6,358	75,936
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HILO, HI

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the following prescribed underserved community; the following prescribed underserved community meets the underserved investment area definition of Section 109(c)(2) of the Federal Credit Union Act;

Prescribed underserved community of 13 census tracts located in Hawaii County, Hawaii within the South Hilo, Puna, and Ka'u districts: The 2000 Census Tracts of 020200, 020300, 020400, 020500, 020600, 020701, 020702, 020802, 020900, 021001, 021002, 021100, 022100: The area bounded by the intersection of the Pacific Ocean and Honolii Stream, go west on Honolii Stream to the upper Waiakea Forest Reserve boundary, go south along Waiakea Forest Reserve boundary to the Puu Oo Horse Trail, go south on Puu Oo Horse Trail to Puu Oo Volcano Trail, continue along Puu Oo Volcano Trail to Hawaii Volcanoes National Park boundary, go west and north along Hawaii Volcanoes National Park boundary to southwest rift zone, go southwest along the southwest rift zone to the Pacific Ocean, follow the coast of the Pacific Ocean to its intersection with the Honolii Stream; the area is further bounded by the intersection of Wainanuenue Avenue and Akolea Road, go south on Akolea Road to Kaumana Drive, go east on Kaumana Drive to Waipahohoe Stream, continue along powerline to Komohana Street, go south on Komohana Street to W. Kawaiilani Street, go west on Kawaiilani Street to Kupulau Road, go south on Kupulau Road to Haihai, go west on Haihai extended to the Waiakea Forest Reserve boundary, continue west along Waiakea Forest Reserve boundary to Flume Road, go north on Flume Road to Hilo Forest Reserve boundary, follow Hilo Forest Reserve boundary to Wailuku River, follow along the Wailuku River to Piipihonua Road, continue on the Piipihonua Road to Wainanuenue Avenue, continue on east on Wainanuenue Avenue to its intersection with Akolea Road (Census Tract 020801).

2226	5	SUNWEST PHOENIX, AZ	Underserved area	\$254,361,704.00	3,200,000	507,658
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the City of Tucson, Arizona; the City of Tucson, Arizona, meets the underserved "investment area" definition of Section 109(c)(2) of the Federal Credit Union Act.

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, November 30, 2004

TRADE, INDUSTRY OR PROFESSION

Charter No.	Region	(CU) Name and Location	Type of TIP/ Geographical Limitation	Assets	Number of Members (5300)
7812	5	CONTINENTAL EL SEGUNDO, CA	Air Transportation Industry United States	\$187,387,931.00	84,135

FIELD OF MEMBERSHIP: Employees of entities engaged in the Air Transportation Industry who work in the United States, meaning:

employees of airlines;

government employees who work directly in the administration, regulation, or security of airlines, airports, or air transportation; and

employees who are located at an airport if they work directly with:

air transportation of freight;

air courier services;

airport and air transportation support and services, for example, janitorial services, airport baggage handling, aircraft cleaning,

maintenance and repair services, and runway maintenance services; and on board airline food services.

The Industry does not include employees of retail shops, restaurants, travel agencies, hotels, or car rental companies, even if located at an airport.

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, November 30, 2004

<u>Single Common Bond Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	6	147
Number of Expansions Denied	0	6
Number of Expansions Deferred	2	17
Number of FCUs Receiving Expansions	5	36
Number of Potential Members Added	568	1,340,526

<u>Multiple Common Bond Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	676	9,087
Number of Expansions Denied	0	52
Number of Expansions Deferred	19	280
Number of FCUs Receiving Expansions	251	877
Number of Potential Members Added	101,413	1,955,673

<u>Community Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	0	19
Number of Expansions Denied	0	1
Number of Expansions Deferred	4	40
Number of FCUs Receiving Expansions	0	19
Number of Potential Members Added	0	6,298,331

<u>Community Conversions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	9	72

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, November 30, 2004

Number of Expansions Denied	0	4
Number of FCUs Receiving Expansions	9	72
Number of Potential Members Added	4,645,304	46,269,785

<u>Underserved</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	17	222
Number of Expansions Denied	0	8
Number of Expansions Deferred	12	187
Number of FCUs Receiving Expansions	15	128
Number of Potential Members Added	2,068,515	22,617,032

<u>TIP</u>	<u>Current Month</u>	<u>YTD</u>
Number of TIPs Approved	1	8
Number of TIPs Denied	0	0
Number of TIPs Deferred	1	15
Number of FCUs Receiving TIPs	1	8

<u>Housekeeping</u>	<u>Current Month</u>	<u>YTD</u>
Number of Housekeeping Approved	93	1003
Number of Housekeeping Denied	0	5
Number of Housekeeping Deferred	2	26
Number of FCUs Receiving Housekeeping	31	230

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, November 30, 2004

MERGERS APPROVED

Continuing Charter No.	Reg.	Name and Location of Continuing CU	Continuing CU Assets	Merging Charter No.	Name and Location of Merging CU	Merging CU Assets	Reason for Merger
24722	1	WARWICK MUNICIPAL EMPLOYEES WARWICK, RI	\$25,136,365.00	24448	BAYSIDE PROVIDENCE, RI	\$3,109,711.00	EXPANDED SERVICES

Continuing Field of Membership: Persons who live, work, worship, or attend school in, and businesses and other legal entities in the following locations in Rhode Island: Kent County; City of Cranston; City of Providence; Town of North Kingstown; or Town of South Kingstown.

Merging Field of Membership: Employees of Mahr Federal, Inc., who work in or are paid from Providence, Rhode Island; and many other employee groups.

66848	1	COVANTAGE ANTIGO, WI	\$429,985,128.00	8092	EAGLE COUNTRY CYRSTAL FALLS, MI	\$44,409,355.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: State-chartered credit union in Wisconsin.

Merging Field of Membership: Persons who live, work, worship or go to school in, and businesses and other legal entities in Iron County, Michigan, and the townships of Alvin, Popple River, Ross, (Forest County) Tipler, and Long Lake (Florence County) in Wisconsin.

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, November 30, 2004

62562	1	CREDIT UNION ONE FERNDALE, MI	\$710,134,492.00	62069	HEALTH SERVICES CLINTON TOWNSHI, MI	\$7,967,104.00	EXPANDED SERVICES
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Continuing Field of Membership: (Multiple) Persons who are shareholders of the Ferndale Cooperative, Inc. and many other associational and occupational groups.

Merging Field of Membership: (Single) Individuals or employees or volunteers work in, paid from, connected with or performing health care services or engaged in research projects at health facilities in a defined area of Michigan.

61633	1	FAMILY FINANCIAL MUSKEGON, MI	\$54,217,968.00	62039	OCEANA SCHOOL EMPLOYEES HART, MI	\$2,415,510.00	EXPANDED SERVICES
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Continuing Field of Membership: (Community) Persons who live, work or worship or are educated in Muskegon, Oceana, Mason, Newaygo or Ottawa Counties, Michigan.

Merging Field of Membership: (Multiple) Employees and pensioners of schools which are located in the County of Oceana, Michigan; employees or members of employer groups or other organized groups which are located within 25 miles of the credit union's main office.

3726	1	PUBLIC SERVICE EMPLOYEES ESCANABA, MI	\$9,458,304.00	7183	U. P. TRANS COMM ESCANABA, MI	\$8,931,818.00	EXPANDED SERVICES
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Continuing Field of Membership: (Multiple) Employees of Delta County, Michigan, and other cities and towns within Delta County, Michigan; and many other employee groups.

Merging Field of Membership: (Multiple) Employees of the Central Division of the Michigan Bell Telephone Company, Western Electric Company, Inc., American Telephone and Telegraph Company, or Ameritech, who work in the Upper Peninsula of Michigan; and many other employee groups.

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, November 30, 2004

1108	2	CENTRAL JERSEY WOODBRIDE, NJ	\$41,631,760.00	85	CALCO BOUND BROOK, NJ	\$8,332,992.00	EXPANDED SERVICES
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Continuing Field of Membership: Multiple common bond credit union serving more than 26 select employee groups.

Merging Field of Membership: Multiple common bond credit union serving more than 39 select employee groups.

66973	2	DOMINION CREDIT UNION RICHMOND, VA	\$132,773,475.00	2559	CANTON E O G CANTON, OH	\$438,825.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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Continuing Field of Membership: State chartered, federally insured credit union.

Merging Field of Membership: Employees of the Canton Distribution Division, the Canton Transmission Division, and the North Canton Production & Storage Division of the Dominion East Ohio Company who work in or are supervised from Canton or North Canton, Ohio.

2554	2	ALCOA PITTSBURGH PITTSBURGH, PA	\$17,730,497.00	23660	CRESSONA ALUMINUM EMPLOYEES CRESSONA, PA	\$1,604,319.00	INABILITY TO OBTAIN OFFICIALS
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Continuing Field of Membership: A multiple common bond credit union serving more than 27 select employee groups.

Merging Field of Membership: A single common bond credit union serving the employees of Alcoa Engineered Products who work in or are paid from Cressona, Pennsylvania.

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, November 30, 2004

916	2	ELIZABETH (N.J.) FIREMEN'S ELIZABETH, NJ	\$5,801,018.00	4273	E.C.H.E. ELIZABETH, NJ	\$721,112.00	EXPANDED SERVICES
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Continuing Field of Membership: Multiple common bond credit union serving six select government/quasi government groups located in Elizabeth, New Jersey.

Merging Field of Membership: Single common bond credit union serving the employees of Elizabeth City, New Jersey.

9007	2	CLEARVIEW MOON TOWNSHIP, PA	\$605,691,359.00	4837	HARBISON WALKER EMPLOYEES CORAOPOLIS, PA	\$428,081.00	EXPANDED SERVICES
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Continuing Field of Membership: Persons who live, work, worship, or go to school in, and businesses and other legal entities in Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, and Westmoreland Counties, Pennsylvania.

Merging Field of Membership: Employees and salespersons of Harbison-Walker Refractories Company, Division of Dresser Industries, Inc. who work in or are paid from Pittsburgh, PA.

1117	2	ERIE GENERAL ELECTRIC FCU ERIE, PA	\$112,110,056.00	24655	MANUFACTURER'S ASSOCIATION EMPLOYER ERIE, PA	\$3,717,610.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: MCB credit union in Erie, PA.

Merging Field of Membership: MCB credit union in Erie, PA.

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, November 30, 2004

4035	2	MEMBER ONE ROANOKE, VA	\$311,490,980.00	1156	N S C NORFOLK, VA	\$3,054,427.00	EXPANDED SERVICES
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Continuing Field of Membership: Emps of the Norfolk Southern Corporation wwi Roanoke, VA; several occupational groups, some associational groups, and at least 5 underserved areas.

Merging Field of Membership: Executive emps of the Norfolk Southern Corporation office building in Norfolk, VA; Faculty and staff of Commonwealth College in Virginia Beach, VA, and persons wwi in the Plaza One Building in Norfolk, VA;

65356	2	FRANKLIN CREDIT UNION FRANKLIN, PA	\$19,868,521.00	13128	OIL REGION OIL CITY, PA	\$1,183,552.00	EXPANDED SERVICES
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Continuing Field of Membership: A multiple common bond credit union serving 94 occupational or associational select groups.

Merging Field of Membership: Multiple common bond credit union serving employees of Pennzoil Company Co. and its wholly-owned subsidiary in Venango County, Pennsylvania, nine select employee groups, and one underserved area.

62474	2	DUPONT COMMUNITY WAYNESBORO, VA	\$446,604,753.00	66978	SHENANDOAH COUNTY CREDIT UNION MT. JACKSON, VA	\$1,086,865.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: State charter - field of membership not provided as state determines compliance with FOM rules

Merging Field of Membership: State charter - field of membership not provided as state determines compliance with FOM rules

INSURANCE REPORT OF ACTIVITY - DETAIL
Tuesday, November 30, 2004

63721	3	VICKSWOOD REDWOOD, MS	\$7,722,574.00	20472	A.T.L.C.E. VICKSBURG, MS	\$574,770.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees of International Paper Company in Redwood, Mississippi.

Merging Field of Membership: Employees of Anderson-Tully Company who work in Vicksburg, Mississippi

9859	3	1ST PATRIOTS ROCK HILL, SC	\$22,529,571.00	17405	CIVIC ROCK HILL, SC	\$3,548,455.00	LACK OF SPONSOR SUPPORT
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Continuing Field of Membership: Persons who live, work, worship, or attend school in and businesses and other legal entities located in York County, SC.

Merging Field of Membership: Employees of the City of Rock Hill, SC, employees of York County, SC, and employees of Consolidated Area Transportation Authority aka Destinations, who work in Rock Hill, SC.

4317	3	SCHOOL WORKERS CHARLOTTE, NC	\$23,436,228.00	63485	COMPACT KINGS MTN, NC	\$140,714.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees of public schools and Johnson C. Smith University who work in the City of Charlotte and in Mecklenburg County, North Carolina and 34 other SEGs in North Carolina.

Merging Field of Membership: Persons living within a fifteen mile radius of Mount Olive Baptist Church in Kings Mountain, North Carolina

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, November 30, 2004

7688	3	PHILIPS ELECTRONICS FORT WAYNE, IN	\$218,811,332.00	9432	DANVILLE, KY. N.A.P. DANVILLE, KY	\$1,545,345.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees of Philips Electronics North America Corporation and its divisions and majority-owned subsidiaries who work in the United States, except employees eligible for membership in another credit union and 117 other SEGs.

Merging Field of Membership: Employees of Corning Glass Works who work in Danville, Kentucky

24718	3	JETSTREAM MIAMI LAKES, FL	\$88,473,487.00	67675	FLORIDA INDUSTRIES HIALEAH, FL	\$12,369,340.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: Persons who live, work, worship, or attend school in, and businesses and other legal entities in a portion of Miami-Dade County, FL, and three underserved areas in Carolina, Trujillo and San Juan, in Puerto Rico.

Merging Field of Membership: Members and employees of Asociated Grocers of Florida, Inc. and 79 SEGs.

23042	3	SUNCOAST SCHOOLS TAMPA, FL	\$4,359,104,307.00	17010	HSN CLEARWATER, FL	\$11,939,270.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees and officials of public and nonpublic preschool, elementary and secondary schools, colleges and universities (except UsFL) who work in or are paid from 13 FL counties, and 812 SEGs.

Merging Field of Membership: Employes of HSN, Inc and its subsidiaries who work in- are paid from- who are headquartered in St Petersburg, FL; Employees of 43 identified wholly-owned subsidiaries; and natural person members of FL St Massage Therapy Assn.

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, November 30, 2004

7397	3	AEDC TULLAHOMA, TN	\$963,268,214.00	67790	MAURY PROGRESSIVE COLUMBIA, TN	\$6,652,919.00	EXPANDED SERVICES
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Continuing Field of Membership: Civilian and military persone of US Gov't assigned or station at Arnold Engineering Development Center, AAFS, TN and 550 SEGs.

Merging Field of Membership: Any employee group in Maury County who request credit union service.

67538	3	WELLSTAR MARIETTA, GA	\$19,330,029.00	19901	MED COM DECATUR, GA	\$33,496,701.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees, doctors, nurses, medical staff, office personnel, medical professionals, technicians and any other employees of the Wellstar Health System.

Merging Field of Membership: Employees, doctors, medical staff, and technicians of Dekalb Regional Healthcare System, Inc., and its subsidiaries, and 32 select groups.

64609	3	INDUSTRIAL RELATIONS MONTGOMERY, AL	\$26,333,807.00	60914	MONTGOMERY COUNTY EMPLOYEES MONTGOMERY, AL	\$7,100,372.00	EXPANDED SERVICES
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Continuing Field of Membership: Permanent employees of the Alabama Department of Industrial Relations and the permanent employees of the Veterans Employment Service in Alabama

Merging Field of Membership: Employees of Montgomery County who work in Montgomery County, Alabama

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, November 30, 2004

66344	3	CORE ONE COLUMBUS, OH	\$134,025,829.00	20948	PEAK OF OHIO BELLEFONTAINE, OH	\$2,177,621.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: Employees and retirees of NiSource, Inc., successor to The Columbia Gas System, Inc., its subsidiary companies, successors and assigns

Merging Field of Membership: Employees of Siemens Energy and Automation, Inc., I-T-E Circuit Protection Division (Ohio Operation) in Bellefontaine, Ohio and 11 other select employees groups

82791	3	BEACON CREDIT UNION (Wabash County Farm Bureau) WABASH, IN	\$529,203,262.00	12147	SAGAMORE COMMUNITY PERU, IN	\$34,205,321.00	EXPANDED SERVICES
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Continuing Field of Membership: Miami and Cass Counties, Indiana and 13 other Indiana counties.

Merging Field of Membership: Persons who live, work, worship, or attend school in, and businesses and other entities located in Miami and Cass Counties, Indiana

9208	3	OHIO CATHOLIC GARFIELD HEIGHT, OH	\$115,512,451.00	5769	ST. MATTHEWS AKRON PARISH AKRON, OH	\$817,545.00	EXPANDED SERVICES
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Continuing Field of Membership: Members and employees of 10 Catholic Parishes, students of affiliated Catholic schools, and the Diocese of Cleveland, in the Cleveland, Ohio area.

Merging Field of Membership: Members and employees of St. Matthews Parish in Akron, OH, and Queen of Heaven Parish and Nativity of the Lord Jesus Catholic Parishes in Uniontown, OH

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, November 30, 2004

5974	3	SOUTHERN SECURITY MEMPHIS, TN	\$83,394,233.00	10953	ST. MICHAELS MEMPHIS MEMPHIS, TN	\$2,486,367.00	INABILITY TO OBTAIN OFFICIALS, EXPANDED SERVICES
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Continuing Field of Membership: Employees of Firestone Tire and Rubber Co. who work in Memphis, TN; Emp of Local 186 URCL&P of A union; Emp of Local 149 of BC&T W Int'l union: plus numerous SEGs.

Merging Field of Membership: Members of St. Michaels Catholic Church in Memphis, TN

9208	3	OHIO CATHOLIC GARFIELD HEIGHT, OH	\$114,694,906.00	4820	ST. ROCCOS PARISH CLEVELAND, OH	\$1,272,253.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: Members and employees of nine catholic parishes and employees, members and students of the Catholic Diocese of Cleveland, OH

Merging Field of Membership: Members of St. Rocco Roman Catholic Parish and Members of Our Lady of Good Counsel Parish in Cleveland, OH: Members and Emp of Clark-Metro Development Corp; Emp of M and M Foods

13616	3	INDIANA STATE UNIVERSITY TERRE HAUTE, IN	\$69,520,582.00	61685	TERRE HAUTE POST OFFICE TERRE HAUTE, IN	\$1,305,148.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees of Indiana State University who work in Terre Haute, Indiana or Evansville, Indiana and 64 other select employee groups

Merging Field of Membership: Any career employee of the Terre Haute Post Office and members of their immediate families

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, November 30, 2004

13	4	E BATON ROUGE, LA	\$150,021,346.00	12646	BURNSIDE GONZALES, LA	\$18,325,564.00	LACK OF SPONSOR SUPPORT
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Continuing Field of Membership: Employees of ExxonMobil Corporation its subsidiaries, and affiliated companies (under contract) in Baton Rouge, Louisiana.

Merging Field of Membership: Employees of Ormet Corporation and its subsidiaries and 26 SEGs in Burnside and Gonzales, Louisiana

66848	4	COVANTAGE ANTIGO, WI	\$429,985,128.00	8092	EAGLE COUNTRY CYRSTAL FALLS, MI	\$44,409,355.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: residents of an expansive geographic area in northeastern Wisconsin, extending up to the Wisconsin-Michigan state line

Merging Field of Membership: residents of Iron County Michigan and the townships of Alvin, Popple River, and Ross in Forest County, Wisconsin, and the townships of Tipler and Long Lake in Florence County, Wisconsin

9589	4	BARKSDALE BARKSDALE AFB, LA	\$512,094,654.00	61912	JACKSON PARISH SCHOOL EMPLOYEES JONESBORO, LA	\$866,716.00	EXPANDED SERVICES
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Continuing Field of Membership: Military and civilian personnel in Northern Louisiana and over 800 SEGs.

Merging Field of Membership: School district employees in Jonesboro, Louisiana.

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, November 30, 2004

60169	4	PREFERRED MEMBERS	\$586,735.00	65485	KANKAKEE CO. INDUSTRIAL & OCCUPTN. BRADLEY, IL	\$411,029.00	POOR FINANCIAL CONDITION
		BOURBONNAIS, IL					

Continuing Field of Membership: Community charter for Kankakee County, Illinois.

Merging Field of Membership: Employees of the Crown, Cork & Seal Company in Bradley, Illinois.

12271	4	SOUTHWEST OKLAHOMA	\$82,782,017.00	10454	MAGNOLIA HEALDTON DUNCAN, OK	\$190,269.00	INABILITY TO OBTAIN OFFICIALS
		LAWTON, OK					

Continuing Field of Membership: Employees of the Lawton Public School System working in Lawton, Oklahoma, plus various other SEGs in the area.

Merging Field of Membership: Employees of Mobil Oil Corp. and Mobil Pipe Line Company working in Tatum, County Line, Healdton, and Sholem-Alechem area offices in Oklahoma.

67011	4	ADVANTAGE	\$5,688,771.00	16961	PETERSON PETERSON, MN	\$68,297,995.00	EXPANDED SERVICES
		ONALASKA, WI					

Continuing Field of Membership: Multiple employee group including teachers and newspaper employees in Wisconsin and community areas in Wisconsin and Iowa.

Merging Field of Membership: Persons who reside or work within a 15-mile radius of the Main Post Office in Peterson, Minnesota; and usual wording

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, November 30, 2004

62380	4	DAKOTA WEST WATFORD CITY, ND	\$40,897,331.00	6533	RIVERDALE RIVERDALE, ND	\$3,551,007.00	EXPANDED SERVICES
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Continuing Field of Membership: Residents within a 75 mile radius of the principal office, residents within a 50 mile radius of Grenora, Parshall, or Turtle Lake, North Dakota.

Merging Field of Membership: Persons who reside or work within a 20 mile radius of the Riverdale, North Dakota Post Office.

68396	5	TELESIS COMMUNITY CHATSWORTH, CA	\$468,915,621.00	8652	NEW WORLD LAFAYETTE, CA	\$8,730,601.00	EXPANDED SERVICES
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Continuing Field of Membership: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within Santa Clarita Valley, San Fernando Valley, or Ventura County, CA, and numerous select groups.

Merging Field of Membership: Persons who live, worship, work in, or go to school in and businesses and other legal entities located in the cities of Lafayette, Moraga, Orinda, Pleasant Hill, and Walnut Creek, CA.

68427	5	1ST PACIFIC VALLEJO, CA	\$142,446,286.00	15625	VALLEJO SCHOOLS VALLEJO, CA	\$10,118,560.00	LACK OF SPONSOR SUPPORT
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Continuing Field of Membership: Persons who live, work, worship, or attend school in, and business and other legal entities located in Sonoma, Napa, or Solano Counties, CA, and numerous select groups.

Merging Field of Membership: Certified and classified employees of the Vallejo Unified School District and of the Solano Community College District who work in Solano County, CA, and two small employer groups.